

EXHIBIT N



1/23/2013

Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM

Robert Gacuta
3920 Dundee Rd
Northbrook, IL 60062

Relationship Manager Notice

Loan Number: 7130563187
Property Address: 850 Keystone Circle, Northbrook, IL 60062

Dear Customer:

Thank you for working with us to identify solutions for your loan. To better serve you during this time, Ocwen has assigned Scott Winters to serve as your Relationship Manager throughout this process. Your Relationship Manager will be responsible for monitoring your account, making sure that we have all of your critical information and carefully reviewing your situation. While we hope that your Relationship Manager will be able to assist you in finding an alternative to foreclosure, the assignment of a relationship manager in itself will not delay or postpone any foreclosure action or sale.

How We Communicate With You

You may already have an appointment scheduled to speak with your Relationship Manager. If not, we will be contacting you within the next few days to schedule an in-depth consultation to review your account status. At times, we may also send you mailed correspondence with account updates and other important information.

For your convenience, you can set up an appointment with your Relationship Manager at any time. To set up an appointment, simply call our Customer Care Center at (800)746-2936, Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and ~~Sunday 9:00 am to 2:00 pm~~ ~~ET~~.

How To Send In Documents

Your Relationship Manager also will track the documents you send to us, including documentation you have already provided. Please continue to email any requested documents and/or attachments to mod@ocwen.com, and be sure to include your name and loan number in your emails. Though email is the fastest way to send in documents, you can also fax them to (407) 737-5600 or mail them to us at:

Ocwen Loan Servicing, LLC
Attn: Home Retention Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

~~The assignment of a relationship manager to this file will not delay or postpone any foreclosure action.~~

We look forward to working with you.

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852



OCWEN

NMLS #: 1852

NC Permi No. 3549

CUSTOMER RELATIONS 1-800-746-2936

Your call may be recorded for the coaching
and development of our associates.

1249809 13:30:4 0003235 20120811 14161401 OCWEN&TM 102 004444444881 161937367

ROBERT GACUTA
3920 DUNDEE RD
NORTHBROOK IL 60062-2126

N Page

Account Statement

Account Number:

7130563187

Account Statement Date:

08/10/2012

Property Address:

850 Keystone Circle
Northbrook IL 60062

OCIO

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Special Notices

Accidents happen everyday. Be prepared to protect your home and financial security. Call 1-800-348-7569 to enroll in accidental death and disability insurance.

Account Information

* Current Principal Balance: 303,302.14
Interest Rate: 8.37500%
Next Payment Due Date: 01/01/2009
Escrow Advance Balance: -57,471.06
Current Suspense Balance: 1,717.70
Interest Paid Year-To-Date: 1,612.96
Taxes Paid Year-To-Date: .00
Beginning Principal Balance: 303,615.07
Principal Reductions Year-To-Date: 312.93
Escrow Deposits/Adjustments: -57,471.06

*This is the principal balance only, not the amount required to pay your account in full.

Past Due Information

Current Amount Due:	
Principal:	397.19
Interest:	1,528.70
Escrow:	1,926.20
Less: Partial Payment Amount:	1,717.70
Current Amount Due by 09/01/12:	2,134.39
Past Due Amount:	
Principal:	15,547.65
Interest:	69,191.31
Escrow:	69,652.11
Past Due Amounts DUE IMMEDIATELY:	154,391.27
Assessed Fees/Expense Outstanding:	
Prev-Prior Servicer Fees:	5,412.20
Total Fees/Expense Outstanding:	5,412.20
Total Amount Due:	161,937.86

Recent Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
08/09/12	Payment	312.93	1,612.96	553.41	.00	.00	.00	1,717.70	4,197.00

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

FOLD AND
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND
DETACH HERE

OCWEN

Payment Coupon

ROBERT GACUTA

Account Number: 7130563187

Check box if your contact information
has changed, update on the back

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

AMOUNT DUE \$ 161,937.86
If received after 09/16/2012 add Late Charge of: \$ 96.29
Total Amount Due with Late Charge: \$ 162,034.15

Note: If your loan is current, any
excess funds will first be applied to
outstanding amounts due and then
additional principal.

If this payment is made via
automatic drafting, this statement
is for informational purposes only.

Additional Principal: \$ _____
Additional Escrow: \$ _____
Late Charges: \$ _____
Other: (Please Specify) \$ _____

Total Enclosed: _____